CLAIMS

What is claimed is:

1. a cellular phone financial device that protects a user's financial accounts from being compromised by third parties comprises:

a cellular phone having an alias software that encrypts and decrypts financial requests sent over the cellular airwaves by the cellular phone;

a server that communicates with the cellular phone, wherein the server has an alias software program that encrypts and decrypts requests sent and received from the cellular phone and further translates the financial accounts of the user to alias when communicating with the cellular phone;

a database that stores the financial accounts of the user that is accessed by the server when translating the aliases of the user to actual account numbers;

a processor that receives and processes requests from the server, wherein requests are instruction to perform certain financial transactions with the user's accounts; and

financial institutions that process the information requested by the processor and return confirmation to the processor of the performance of the request, the processor in turn sends the information received from the financial institutions to the server, and lastly the server translates the user's account number to an alias and sends the information requested to the cellular phone, thereby confirming the performance of the financial transaction to the user.

2. The cellular phone device of claim 1, wherein the request being processed is an account balance.

3. The cellular phone device of claim 1, wherein the request being processed is a transfer of funds from one account to another.

4. A method of using the device of claim 1, comprising the steps of:

first, initializing a financial software program within the cellular phone;

then, sending a request to perform a financial transaction from the user's cellular phone to the server concerning an alias account, converting the alias to an account number within the server using the database to access the actual account number corresponding to the user's alias;

next, sending a request from the server to the processor to perform the request requested by the user;

then, relaying the request from the processor to the financial institutions;

confirming the results of the request from the financial institution to the processor;

relaying the confirmation from the processor to the server; and

lastly, translating the account information back to the alias and sending the information requested to the user of the cellular phone.